

In re:  
Robert E. Karr  
Deborah E Karr  
Debtors

Case No. 17-17716-pmm  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-4

User: admin

Page 1 of 3

Date Rcvd: Feb 03, 2023

Form ID: 3180W

Total Noticed: 21

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 05, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Robert E. Karr, Deborah E Karr, 1925 Andre Court, Reading, PA 19610-1423
14090539	++ DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577 address filed with court:, Dell Financial Services, LLC, Resurgent Capital Services, PO Box 10390, Greenville, SC 29603-0390

TOTAL: 2

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	+ Email/Text: taxclaim@countyofberks.com	Feb 04 2023 00:05:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Feb 04 2023 00:05:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14039172	Email/PDF: bncnotices@becket-lee.com	Feb 04 2023 00:13:53	American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14031222	EDI: BANKAMER.COM	Feb 04 2023 05:09:00	Bank Of America, N.A., PO BOX 31785, Tampa, FL 33631-3785
14041908	Email/PDF: bncnotices@becket-lee.com	Feb 04 2023 00:13:53	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14046754	EDI: CRFRSTNA.COM	Feb 04 2023 05:09:00	Credit First NA, PO Box 818011, Cleveland, OH 44181-8011
14060391	EDI: Q3G.COM	Feb 04 2023 05:09:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14032337	EDI: DISCOVER.COM	Feb 04 2023 05:09:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14055016	+ Email/Text: bankruptcy@fult.com	Feb 04 2023 00:05:00	Fulton Bank, N.A., One Penn Square, P.O. Box 4887, Lancaster, PA 17604-4887
14013820	EDI: IRS.COM	Feb 04 2023 05:09:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
14090540	Email/PDF: resurgentbknofications@resurgent.com	Feb 04 2023 00:13:32	LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and, FNBM, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14090441	Email/PDF: resurgentbknofications@resurgent.com	Feb 04 2023 00:13:43	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14090481	Email/PDF: MerrickBKNotifications@Resurgent.com	Feb 04 2023 00:13:53	MERRICK BANK, Resurgent Capital Services,

District/off: 0313-4

User: admin

Page 2 of 3

Date Rcvd: Feb 03, 2023

Form ID: 3180W

Total Noticed: 21

14066589	+ Email/Text: bankruptcydpt@mcmcg.com	Feb 04 2023 00:05:00	PO Box 10368, Greenville, SC 29603-0368
14050575	EDI: PRA.COM	Feb 04 2023 05:09:00	MIDLAND FUNDING LLC, PO BOX 2011, Warren MI 48090-2011
14020147	EDI: PENNDEPTREV	Feb 04 2023 05:09:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14020147	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 04 2023 00:05:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
14030183	+ EDI: JEFFERSONCAP.COM	Feb 04 2023 05:09:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
14024392	EDI: Q3G.COM	Feb 04 2023 05:09:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
14091265	+ Email/Text: bncmail@w-legal.com	Feb 04 2023 00:05:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
			TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

TOTAL: 20

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 05, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 2, 2023 at the address(es) listed below:

Name	Email Address
CHRISTOS A. KATSAOUNIS	on behalf of Creditor Commonwealth of Pennsylvania Department of Revenue RA-occbankruptcy5@state.pa.us, RA-occbankruptcy6@state.pa.us
JACQUELINE MORGAN	on behalf of Creditor Kenneth Bruce Kane jmorgan@lowenthalabrams.com
KEVIN G. MCDONALD	on behalf of Creditor Bank Of America N.A. bkgroup@kmlawgroup.com
MATTEO SAMUEL WEINER	on behalf of Creditor Bank Of America N.A. bkgroup@kmlawgroup.com

District/off: 0313-4

User: admin

Page 3 of 3

Date Rcvd: Feb 03, 2023

Form ID: 3180W

Total Noticed: 21

PAUL H. HERBEIN

on behalf of Debtor Robert E. Karr PHERBEIN@AOL.COM herbeinlaw@gmail.com

PAUL H. HERBEIN

on behalf of Joint Debtor Deborah E Karr PHERBEIN@AOL.COM herbeinlaw@gmail.com

ROLANDO RAMOS-CARDONA

on behalf of Trustee FREDERICK L. REIGLE ecfmail@readingch13.com

SCOTT F. WATERMAN [Chapter 13]

ECFMail@ReadingCh13.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 9

**Information to identify the case:**

Debtor 1	<u>Robert E. Karr</u>	Social Security number or ITIN	xxx-xx-0686
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Deborah E Karr</u>	Social Security number or ITIN	xxx-xx-8031
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number:	17-17716-pmm		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Robert E. Karr

Deborah E Karr

2/2/23

**By the court:** Patricia M. Mayer  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**